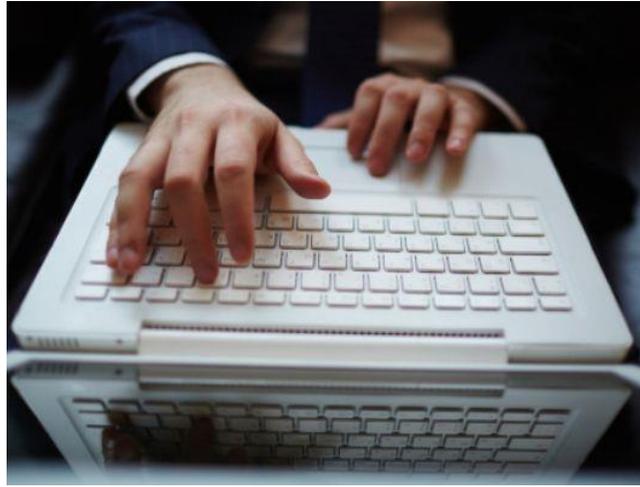


# Divorcing? 5 things to do online now



A shared online life is a sign of trust for many couples. If you're divorcing, it's probably time to make some changes.

Just the other day, I saw a rant from a friend on my Facebook news feed. In seven sentences, she provided complete and painful intimate details about her marriage that ended three weeks ago because of her husband's betrayal and lies.

My father used to say, "Things that happen in the home stay in the home." Divorce is tough enough. If you're feeling anger or rage, I suggest not running to an online public forum to spill your guts. The post never goes away. You never know who might read it and share it.

Since our offline and online lives are so intertwined, here are five things you need to do fast when a divorce is on the horizon.

## **1. CHANGE YOUR PASSWORDS**

For many couples, a real sign of trust in their relationship is sharing their passwords with their partner. I think it's a terrible idea that actually shows a lack of trust, but it turns out I'm in the minority.

A recent Pew study found that 67 percent of couples share at least one online account password, and 27 percent have shared their email password.

That's fine and dandy until you're splitting up. At best, you don't want your "it was mutual" ex prying into your post-marriage personal life; at worst, you don't want that "crazy" ex stalking you, hijacking your accounts or trying to damage your reputation. It happens.

Go through every online account you have and change your passwords. Make sure you're doing this on a gadget that's yours and yours alone. If your soon-to-be ex really is the crazy, jealous type, you might want to skip to number 4 on this list and then come back. It's super easy to install a spy program on a phone, computer or tablet.

Here's how to create a strong, unique password. Many people know to change a password but they forget that their partner probably knows the answers to account security questions like where were you born, your first car and the street you grew up on. So, don't forget to change your security questions as well.

## **2. DITCH SHARED SERVICES**

That Pew study I mentioned earlier also found that 11 percent of couples have a joint social media profile. I'm betting it's an even higher number for Netflix and Amazon accounts, and nearly 100 percent for a bank account.

Apple gadget users might be sharing an Apple ID and iCloud account. With a shared iCloud account, your ex-partner can see just about everything you do including your mail, contacts, photos, locations, and what you're buying, or even make their own purchases.

Before you touch a shared bank account, you'll want to consult with a lawyer. However, I would close out any other shared accounts, or at least delete any credit card info in them.

## **3. WIPE SHARED GADGETS**

Speaking of shared things, you probably share a tablet or computer as well. It could be holding passwords, credit card info, tax returns, browsing history and other things that you don't want to leave behind.

Transfer anything important to your own separate gadget and then wipe out your personal data and make sure it's permanently deleted.

If you still have to share a computer for any reason, create your own password-protected account to keep your information separate.

## **4. SECURE YOUR OWN GADGETS**

If you've been living with someone, they probably know your smartphone PIN or password, and have had access to your gadgets. You should immediately change your gadget passwords.

For situations where your ex seemed like the jealous type, you should assume that they planted spy apps or a keylogger on your gadgets. If nothing else, you might have set up a tracking system in the past like Apple's Find My Friends that you need to turn off.

In the case where your ex is spying on your gadgets, they're going to know any online passwords you change. To be absolutely sure your gadget is clean, you can back up your gadget and then do a full factory reset.

On a computer, you can try a keylogger detector, or just back up your information and wipe it.

## **5. CHECK YOUR SOCIAL MEDIA**

I already talked about changing online passwords and splitting up a joint social media account, but even if you've always kept a separate private profile, there are things you need to do.

First, decide whether or not to stay friends with your ex. Remember that as a friend they can see everything you post, so it might be good to block them for a time.

Double check your privacy settings to make sure you aren't sharing anything with the world you don't want to share. Also, go back through your posting history to take down anything iffy.

Remember that divorce lawyers are checking social media to find advantages in court cases - especially child custody hearings. There have been plenty of divorce settlements or custody decisions made based on one party's stupid Facebook posts.

Speaking of kids, they'll probably spend time with both parents. That gives your ex the opportunity to pick up your kid's phone or hop on to their Facebook account. In other words, anything your kid can see, your ex can see. So, be careful what you share with your kid as well.